

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

GB-1006-C

Eisenberg Gold & Agrawal, P.C.

William E. Craig, Esquire

1040 Kings Highway North #200

Cherry Hill, NJ 08034

(856) 330-6200

Attorney for AmeriCredit Financial Services,
Inc. dba GM Financial



Order Filed on June 11, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No. 24-16085

Adv. No.

Hearing Date: 5-21-2025

Judge: (CMG)

In Re:

ALAN HOUGHTON

CARRIE HOUGHTON

**ORDER FOR ARREARAGE CURE, MONTHLY PAYMENTS, STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES, COUNSEL FEES, AND INSURANCE**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: June 11, 2025

A handwritten signature in black ink, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle, Chief Judge
United States Bankruptcy Judge

(Page 2)

Debtor: Alan Houghton and Carrie Houghton

Case No: 24-16085

Caption of Order: Order for arrearage cure, monthly payments, stay relief certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Motion For Stay Relief filed by William E. Craig, Esq., attorney for AmeriCredit Financial Services, Inc. dba GM Financial (“GM Financial”), with the appearance of James J. Cerbone, Esq. on behalf of the Debtors, and this Order having been filed with the Court and served upon the Debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That GM Financial is the holder of a first purchase money security interest encumbering a 2021 GMC Sierra 1500 bearing vehicle identification number 3GTU9CET0MG219005.**
- 2. That the Debtors’ account has post-petition arrears through May 2025 in the amount of \$3,655.00.**
- 3. That the Debtors are to cure the arrears set forth in paragraph two (2) above as follows:**
 - a. The Debtors are to make a payment of \$1,000.00 by May 15, 2025, or GM Financial shall be entitled to Cert of Default upon filing a certification of non-payment with the Court and serving it on the Debtors, their attorney, and the Chapter 13 Trustee.**
 - b. Following the payment set forth in paragraph 3(a) above, the debtors are to make an additional payment of \$1,000.00 By May 31, 2025, or GM Financial shall be entitled to to stay relief upon filing a certification of non-payment with the court and serving it upon the Debtors, their attorney, and the Chapter 13 Trustee.**

(Page 3)

Debtor: Alan Houghton and Carrie Houghton

Case No: 24-16085

Caption of Order: Order for arrearage cure, monthly payments, stay relief under certain circumstances, counsel fees, and insurance.

- c. Following the payments set forth above, the Debtors are to cure the remaining arrears by making their regular monthly payment of \$847.70 plus an additional \$275.83 (for a total payment of \$1,123.53) for the months of June 2025 through December 2025.**
- 4. That commencing June 2025, if the Debtors fail to make any payment to GM Financial within thirty (30) days after it falls due, GM Financial shall be entitled to stay relief upon filing a certification with the court and serving it on the Debtors, their attorney, and the Chapter 13 Trustee.**
- 5. That the Debtors must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. AmeriCredit Financial Services, Inc. dba GM Financial must be listed as loss payee. If the Debtors fails to maintain valid insurance on the vehicle, GM Financial shall be entitled to cert of default upon filing a certification that insurance has lapsed and serving such certification on the Debtors, their attorney, and the Chapter 13 Trustee.**
- 6. That the Debtors are to pay a counsel fee of \$599.00 to AmeriCredit Financial Services, Inc. dba GM Financial through their Chapter 13 Plan.**